

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Alan L Carpenter | Social Security number or ITIN xxx-xx-9183 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | Lisa M Carpenter | Social Security number or ITIN xxx-xx-8454 |
| | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court District of New Jersey | | |
| Case number: 14-18859-JNP | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alan L Carpenter

Lisa M Carpenter

4/8/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alan L Carpenter
Lisa M Carpenter
Debtors

Case No. 14-18859-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Apr 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2019.

db/jdb +Alan L Carpenter, Lisa M Carpenter, PO Box 493, Leesburg, NJ 08327-0493
cr +Americredit Financial Services, Inc., dba GM Finan, PO Box 183853, Arlington, TX 76096-3853
514825675 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514843747 +AmeriCredit Financial Services, Inc., Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
514775843 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
514760273 +Credit Control Llc, P.O. Box 31179, Tampa, FL 33631-3179
514760274 +Global Credit & Collections Corp, 2699 Lee Rd Suite 330, Winter Park, FL 32789-1740
515279773 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
514760281 +NJ Office Of The Attorney General, Richard J. Hughes Justice Complex, 25 Market St P.O. Box 112, Trenton, NJ 08625-0112
517546482 +NJClass, PO Box 548, Trenton, NJ 08625-0548
517587950 +Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
514760284 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, P.O. Box 245, Trenton, NJ 08695)
514933928 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. BOX 660933, DALLAS TX 75266-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2019 00:13:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 09 2019 00:13:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +EDI: WFFC.COM Apr 09 2019 03:48:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Road, Winterville, NC 28590-8872
514777311 EDI: PHINAMERI.COM Apr 09 2019 03:48:00 AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096
514843748 EDI: PHINAMERI.COM Apr 09 2019 03:48:00 AmeriCredit Financial Services, Inc., dba GM Financial, 4000 Embarcadero Dr., Arlington, Texas 76014
514760271 EDI: BANKAMER.COM Apr 09 2019 03:48:00 Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
514760272 +EDI: CAPITALONE.COM Apr 09 2019 03:48:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
514934914 +E-mail/Text: bky@martonetlaw.com Apr 09 2019 00:12:22 Frank J Martone P.C., 1455 Broad Street, Bloomfield, NJ 07003-3068
514760275 +EDI: PHINAMERI.COM Apr 09 2019 03:48:00 Gm Financial, P.O. Box 181145, Arlington, TX 76096-1145
514760276 +EDI: CITICORP.COM Apr 09 2019 03:48:00 Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
514760279 +EDI: IRS.COM Apr 09 2019 03:48:00 Irs, 1601 Market St, Philadelphia, PA 19103-2301
514760282 +EDI: AGFINANCE.COM Apr 09 2019 03:48:00 One Main Financial, P.O. Box 70918, Charlotte, NJ 28272-0918
514989354 EDI: PRA.COM Apr 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
515014288 EDI: PRA.COM Apr 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
514760283 +EDI: PRA.COM Apr 09 2019 03:48:00 Portfolio Recovery Llc, 120 Corporate Blvd, Norfolk, VA 23502-4952
514963952 EDI: Q3G.COM Apr 09 2019 03:48:00 Quantum3 Group LLC as agent for, Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
514970545 +E-mail/Text: electronicbkydocs@nelnet.net Apr 09 2019 00:13:19 U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
514760285 +EDI: RMSC.COM Apr 09 2019 03:48:00 Walmart, P.O. Box 965024, Orlando, FL 32896-5024
514835341 EDI: WFFC.COM Apr 09 2019 03:48:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
514760286 +EDI: WFFC.COM Apr 09 2019 03:48:00 Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
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Total Noticed: 33

Date Rcvd: Apr 08, 2019

aty* +Frank J. Martone, P.C., 1455 Broad Street, Bloomfield, NJ 07003-3068
514760278* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Irs, P.O. Box 724, Springfield, NJ 07081)
514760280* Irs, Special Procedure Branch, P.O. Box 744, Springfield, NJ 07081
514760277* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346
515279772* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWMBS Inc., CWMBS Reperforming Loan Remic Trust, Certificates, Series 2005-R1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper cwohlrab@logs.com, njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE, LLC cwohlrab@logs.com, njbankruptcynotifications@logs.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Frank J. Martone on behalf of Attorney Frank J. Martone, P.C. bky@martonelaw.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., dba GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Nicholas S. Herron on behalf of Plaintiff Lisa Carpenter nicholas.s.herron@gmail.com, g17172@notify.cincompass.com, ajohn880@gmail.com
Nicholas S. Herron on behalf of Plaintiff Alan Carpenter nicholas.s.herron@gmail.com, g17172@notify.cincompass.com, ajohn880@gmail.com
Seymour Wasserstrum on behalf of Joint Debtor Lisa M Carpenter mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor Alan L Carpenter mylawyer7@aol.com, ecf@seymourlaw.net
Warren S. Jones, Jr. on behalf of Creditor NATIONSTAR MORTGAGE, LLC email@warrensjones.com, r46134@notify.bestcase.com; robert@warrensjones.com

TOTAL: 14